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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Brittany	
	Write the name that is on your government-issued	First name	First name
	picture identification (for example, your driver's license or passport	Middle name Williams	Middle name
		Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX6547	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Brittany First Name	Williams Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you	Business name	Business name
	have used in the last		
	8 years	Business name	Business name
	Include trade names and		
	doing business as names	EIN	EIN
		-	=
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
	vinoro you avo	6840 S. Crandon Ave. Apt. 3	ii Bestoi 2 iives at a amerent address.
		Number Street	Number Street
		Chicago Illinois 60649	
		City State Zip Code	City State Zip Code
		Cook	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6	Whyyou are		
0.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
			I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	T mave another reason. Explain. (See 26 0.3.0. §§ 1406.)
		-	

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Debtor 1 Brittany		Williams	Case number (if kno	wn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Case	<u>;</u>		
 The chapter of the Bankruptcy Code you are choosing to file under 		cription of each, see <i>Notice Req</i> Also, go to the top of page 1 and		C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about how cashier's check, or more may pay with a credit of the control of the cashier's check, or more may pay with a credit of the cashier's check. The cashier check of the cashier's check, or mo	w you may pay. Typically, if you properly order If your attorney is card or check with a pre-print in installments. If you choose our Filing Fee in Installments (Compared to, waive your fee, are that applies to your family son, you must fill out the Applies.	ou are paying the submitting you address. e this option, sign official Form 103 this option only and may do so onlice and you are used.	the clerk's office in your local court for e fee yourself, you may pay with cash, it payment on your behalf, your attorney on and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy within the last 8 years?	✓ No. Yes. District District District	When When When	MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No. Yes. Debtor District Debtor District	<u>W</u> hen <u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to line Yes. Fill out <i>Ini</i>	e 12.		you want to stay in your residence? st You (Form 101A) and file it with

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Debtor 1 Brittany Williams Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Brittany Williams Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Brittany Williams Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Brittany Williams Signature of Debtor 1 Signature of Debtor 2 Executed on 2/10/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Brittany		Williams	Case number (if)	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12, o	r 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the llso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 342	2(b) and, in a case in v	vhich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the info	ormation in the sched	ules filed with the petition is incorrect.
attorney, you do not	J	' '		'
need to file this page.	/s/ Chris Prvor		Date	2/10/2017
	Signature of Attorney for	or Debtor	M	M / DD / YYYY
	Chris Pryor			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Aver	nue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone		Email address	cpryor@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this information to identify your case:							
Debtor 1	Brittany		Williams				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(State)				

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	V
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>	\$0.00
	\$7,125.00
1b. Copy line 62, Total personal property, from Schedule A/B	
1c. Copy line 63, Total of all property on Schedule A/B	\$7,125.00
art 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$14,691.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$11,851.00
	\$26,542.00
Your total liabilities	
Part 3: Summarize Your Income and Expenses	\$1 643 33
Part 3: Summarize Your Income and Expenses	\$1,643.33
Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I)	\$1,643.33 \$1,168.00

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Deb	otor 1 Brittany		Williams	Case number (if known)	
Б.	First Name	Middle Name	Last Name	J _	
Part	4: Answer These Ques	stions for Administrat	ive and Statistical Record	as	
6. A	are you filing for bankruptcy	under Chapters 7, 11, or	r 13?		
Г	No. You have nothing to r	eport on this part of the fo	rm. Check this box and submit	this form to the court with your other scl	nedules.
Ī	Yes.				
7. V	What kind of debt do you have	re?			
			mer debts are those incurred by ill out lines 8-10 for statistical p	y an individual primarily for a personal, urposes, 28 U.S.C. § 159.	
г		• , ,	·	s part of the form. Check this box and su	ıhmit
	this form to the court with		a nave nothing to report on the	o part of the form. Officer this box and ou	Diffic
0	From the Statement of Ver	Commont Monthly Incom	e. Cany your total augment mant	thly in some from Official	(#050.05)
	Form 122A-1 Line 11; OR , Fo		e: Copy your total current mont orm 122C-1 Line 14.	trily income from Official	(\$850.95)
9.	Copy the following special	categories of claims fro	m Part 4, line 6 of Schedule	E/F:	
	From Part 4 on Schedule B	F/F, copy the following:		Total claim	
		(0 0)		\$0.00	
	9a. Domestic support obliga	tions (Copy line 6a.)		<u>:</u>	
	9b. Taxes and certain other of	debts you owe the governr	ment. (Copy line 6b.)	\$0.00	
	9c. Claims for death or person	onal injury while you were i	ntoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy line	- 6f)		\$3,888.00	
	, .,	•			
	9e. Obligations arising out o priority claims. (Copy line 6g		r divorce that you did not repor	t as $\frac{\psi \cdot \cdot \cdot \cdot \cdot}{}$	
				\$0.00	
	9f. Debts to pension or profi	t-sharing plans, and other	similar debts. (Copy line 6h.)		

\$3,888.00

9g. Total. Add lines 9a through 9f.

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					_
Fill in this	information	to identify your o	case:		
Debtor 1	Britta	•		Williams	
Debtor 2		Name	Middle N		
(Spouse, if f	- 11130	Name	Middle N	Name Last Name District of Illinois	
	·	tcy Court for the:	Northern	(State)	
Case nun					
Officia	al Form	106A/B			Check if this is an amended filing
Sche	dule A	/B: Prope	erty		12/1
category responsib	where you t le for supply r name and	hink it fits best. ving correct info case number (if	Be as complete a rmation. If more s known). Answer e	and accurate as possible. If two married space is needed, attach a separate shee	more than one category, list the asset in the people are filing together, both are equally at to this form. On the top of any additional pages, or Have an Interest In
1. Do yo	u own or ha	ve any legal or e	quitable interest	in any residence, building, land, or simi	lar property?
✓	No. Go to I				
	Yes. Where	is the property?		What is the property? Check all that an	ply. Do not deduct secured claims or exemptions. Put
1.1				What is the property? Check all that ap Single-family home	the amount of any secured claims on Schedule D:
	Street addre	ess, if available, or	other description	Duplex or multi-unit building	Creditors Who Have Claims Secured by Property. Current value of the Current value of the
				Condominium or cooperative Manufactured or mobile home	entire property? portion you own?
				Land	
	Number	Street		Investment property	Describe the nature of your ownership interest (such as fee simple, tenancy by
	City	State	Zip Code	Timeshare Other	the entireties, or a life estate), if known.
				Who has an interest in the property? one. Debtor 1 only Debtor 2 only	Check if this is community property (see instructions)
				Debtor 1 and Debtor 2 only	
				At least one of the debtors and anoth	ner
				Other information you wish to add ab property identification number:	out this item, such as local
If you	own or have	e more than one,	list here:		
1.2	-			What is the property? Check all that ap Single-family home	the amount of any secured claims on Schedule D:
	Street addre	ess, if available, or	other description	Duplex or multi-unit building	Creditors Who Have Claims Secured by Property.
				Condominium or cooperative	Current value of the Current value of the entire property? portion you own?
				Manufactured or mobile home	
	Number	Street		Investment property	Describe the nature of your ownership
	City	State	Zip Code	Timeshare Other	interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
				Who has an interest in the property? one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Check if this is community property (see instructions)
				At least one of the debtors and anoth	ner
				Other information you wish to add ab	

property identification number:

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Debtor 1	Brittany First Name	Middle Name	Williams Last Name	Case number	(if known)	
1.3	et address, if available, or ot		what is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature or interest (such as fee sthe entireties, or a life	imple, tenancy by
		[] [] [] 0	Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an other information you wish to add	other	Check if this is co (see instructions) such as local	mmunity property
	the dollar value of the po ve attached for Part 1. Wr	rtion you own for a ite that number he	.	uding any entrie	s for pages	
	Describe Your Vehicle		in any vehicles, whether they are	registered or no	nt? Include any vehicles	
•	ns, trucks, tractors, sport ut		also report it on Schedule G: Executo cycles	ry Contracts and	Unexpired Leases.	
3.1	Make Model: Year:	Nissan Sentra 2012	Who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2012 Nissan Sentra	100000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community		Current value of the entire property? \$6025.00	Current value of the portion you own? \$6025.00
3.2	Make Model: Year:		who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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3.3 M M Y	irst Name Make Model: Year: Approximate mileage: Other information:	Middle Name	Who has an interest in the one.	property? Check		claims or exemptions. Put	
M Y A	Model: Year: Approximate mileage:		one.	property? Check		•	
			Debtor 1 only			red claims on <i>Schedule D</i> nims Secured by Property.	
	Other information:		Debtor 2 only		Current value of the entire property?	Current value of the portion you own?	
	Other information.		Debtor 1 and Debtor 2 or	,	————		
L			At least one of the debtor	s and another			
			Check if this is communing instructions)	nity property (see			
3.4 N	Make Model:		Who has an interest in the one.	property? Check	Do not deduct secured the amount of any secu	ured claims or exemptions. Put	
	Vear:		Debtor 1 only		,	nims Secured by Property.	
	Approximate mileage:		Debtor 2 only		O	O	
_	Other information:		Debtor 1 and Debtor 2 or	ılv	Current value of the entire property?	Current value of the portion you own?	
	Other information.		At least one of the debtor	•		<u> </u>	
			Check if this is commun				
			instructions)	iity property (see			
4.1 N	Make Model:		Who has an interest in the one.	property? Check	the amount of any secu	claims or exemptions. Pu	
	Year:		Debtor 1 only		Creditors Who Have Claims Secured by Prope		
Α	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the	
C	Other information:		Debtor 1 and Debtor 2 or	ıly	entire property?	portion you own?	
			At least one of the debtor	s and another			
			Check if this is communinstructions)	nity property (see			
4.2 N	Make Model:		Who has an interest in the one.	property? Check		claims or exemptions. Put	
	Year:		Debtor 1 only		-	nims Secured by Property.	
A	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the	
C	Other information:		Debtor 1 and Debtor 2 or	ıly	entire property?	portion you own?	
			At least one of the debtor	s and another			
			Check if this is communinstructions)	nity property (see			
			of your entries from Part 2, i			025.00	

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Williams Debtor 1 Brittany Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Goods and furniture \$325.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used electronics \$200.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used clothing \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1025.00 for Part 3. Write that number here

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Debtor 1 Brittany Williams Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$75.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$0.00 17.1. Checking account: US Bank \$0.00 17.2. Checking account: US Bank 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb ¹	tor 1 Brittany		Williams	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer	checks, promissory no	ites, and money orders.	
	them	Issuer name:			
21	Retirement or pension	2000unts			
21.			, thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
	ooparatory.	Pension plan:	_		
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			·
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No				
	Yes	Issuer name and description:			
					·

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Debt	or 1 Brittany	Williams	Case number (if known)	
24	First Name	Middle Name Last Name	or a qualified state tuition program	
24.	26 U.S.C. §§ 530(b)(1), 529A(b	, in an account in a qualified ABLE program, or unde), and 529(b)(1).	er a quaimed state tuition program.	
	No Institution name Yes	ts.11 U.S.C. § 521(c):		
25.	Trusts, equitable or future int exercisable for your benefit	erests in property (other than anything listed in line	1), and rights or powers	
	✓ No			
	Yes. Describe			
26.		 rks, trade secrets, and other intellectual property es, websites, proceeds from royalties and licensing agree 	ements	
	✓ No			
	Yes. Describe			
27.	Licenses, franchises, and other			
	Examples: Building permits, exc	lusive licenses, cooperative association holdings, liquor li	icenses, professional licenses	
	Yes. Describe			
Mor	ney or property owed to you	u?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property owed to you Tax refunds owed to you	1?		portion you own? Do not deduct secured
	Tax refunds owed to you ✓ No			portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to you ✓ No — Yes. Give specific information about them, including	n whether	Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to you ✓ No ✓ Yes. Give specific information	n whether turns	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including you already filed the retand the tax years	n whether turns	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including you already filed the retand the tax years Family support Examples: Past due or lump sum	n whether turns	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including you already filed the retand the tax years	n whether turns 	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including you already filed the retand the tax years Family support Examples: Past due or lump sum No	n whether turns 	State: Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including you already filed the retand the tax years Family support Examples: Past due or lump sum No	n whether turns 	State: Local: divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including you already filed the retand the tax years Family support Examples: Past due or lump sum No	n whether turns 	State: Local: divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including you already filed the ret and the tax years Family support Examples: Past due or lump sum ✓ No Yes. Give specific information	n whether turns n alimony, spousal support, child support, maintenance, n	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including you already filed the ret and the tax years Family support Examples: Past due or lump sum ✓ No Yes. Give specific information Other amounts someone owes Examples: Unpaid wages, disabil	n whether turns n alimony, spousal support, child support, maintenance, n	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including you already filed the ret and the tax years Family support Examples: Past due or lump sum ✓ No Yes. Give specific information Other amounts someone owes Examples: Unpaid wages, disabil	n whether turns n alimony, spousal support, child support, maintenance, n	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including you already filed the ret and the tax years Family support Examples: Past due or lump sum ✓ No Yes. Give specific information Other amounts someone owes Examples: Unpaid wages, disabil Social Security benefit	n whether turns n alimony, spousal support, child support, maintenance, n	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Brittany		Williams	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance pol Examples: Health, disability,		th savings account (HSA); credit, h	omeowner's, or renter's insurance	
	No Yes. Name the insurance of each policy and list it		Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property the If you are the beneficiary of property because someone No Yes. Describe	a living trust, expect p		y, or are currently entitled to receive	
33.	Claims against third parti		ou have filed a lawsuit or made ance claims, or rights to sue	a demand for payment	
34.		quidated claims of e	every nature, including counterc	claims of the debtor and rights	
35.	Any financial assets you d	id not already list			
36.		-	Part 4, including any entries fo		\$75.00
Part	5: Describe Any Busin	ess-Related Prop	oerty You Own or Have an Ir	nterest In. List any real estate in Part	:1.
37.	No. Go to Part 6. Yes. Go to line 38.	gal or equitable into	erest in any business-related pro	C p	Current value of the cortion you own? To not deduct secured claims or exemptions
38.	Accounts receivable or co	ommissions you alre	ady earned		. S.onpuono
39.	Office equipment, furnishi Examples: Business-related No Yes. Describe		modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, elect	ronic devices

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Deb	tor 1 Brittany	Williams	Case number (if known)	
1.0	First Name	Middle Name Last Name		
40.	Machinery, fixtures, e	quipment, supplies you use in business, and tools of your trade	e	
	✓ No			
	Yes. Describe			
	_			
44				
41.	Inventory			
	✓ No			
	Yes. Describe			
12	Interests in partnersh	ine or joint ventures		
42.		ps of Joint Ventures		
	✓ No	Name of entity:	% of ownership:	
	Yes. Give specific	ramo or onary.	, or ewinding.	
	information about them			
	uioiii			
		.		
12	Customor lists mailing	lists, or other compilations		
45.		ists, or other compliations		
	✓ No			
	Yes. Do your lists in	nclude personally identifiable information (as defined in 11 U.S.C. §	101(41A))?	
	No			
	Yes. Descr	ribe		
	☐ 1.001 2 .000.			
44.	Any business-related	property you did not already list		
	No			
	Yes. Give specific			
	information			
				_
		ıll of your entries from Part 5, including any entries for pages y r here		
•				
Part		arm- and Commercial Fishing-Related Property You O	Own or Have an Interest In.	
	If you own or have an	interest in farmland, list it in Part 1.		
46.	Do you own or have a	ny legal or equitable interest in any farm- or commercial fishir	ng-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own? Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, po	oultry, farm-raised fish		
	✓ No			
	Yes. Describe			
	_			

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Debto	r 1 Brittany First Name	Middle Name	Williams Last Name	Case number (if known)	
48. (Crops-either growing		Last Name		
	- Na				
	Yes. Describe				
١ '	_				
49. F	arm and fishing equi	 oment, implements, machinery, fixtu	res. and tools of trade		
	- N.	,, , , ,, ,, ,			
	Yes. Describe				
'	_				
50. F	arm and fishing supp	lies, chemicals, and feed			
Г	✓ No	.,			
	Yes. Describe				
	_				
51. /	Any farm- and comme	rcial fishing-related property you did	I not already list		
	No No		•		
	Yes. Describe				
•					
					
		II of your entries from Part 6, includi			-
				l	
Part 7:	Describe All Pro	perty You Own or Have an Inter	est in That You Did	Not List Above	
		perty of any kind you did not already			
_	-	s, country club membership			
<u> </u>	✓ No				
L	Yes. Give specific information				
54. Add	d the dollar value of a	II of your entries from Part 7. Write t	hat number here		
Doub Ou	List the Totals of	f Each Part of this Form			
Part 8:	List the Totals of	Lacii Fart oi ulis Foriii			
55. Pa	ırt 1: Total real estate	e, line 2		>	
56 no	ırt 2 total vehicles, lin				
-			\$6025.00	<u> </u>	
		nd household items, line 15	\$1025.00	_	
	rt 4: Total financial as		\$75.00	<u> </u>	
59. Pa	ert 5: Total business-r	elated property, line 45		_	
60. Pa	rt 6: Total farm- and	fishing-related property, line 52		<u> </u>	
61. Pa	ert 7: Total other prop	erty not listed, line 54		_	
62. To	tal personal property	. Add lines 56 through 61	\$7125.00		+ \$7125.00
				Copy personal property total	
					\$7125.00
63. Tot	tal of all property on S	Schedule A/B. Add line 55 + line 62			

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Fill in this information to identify your case:						
Debtor 1	Brittany		Williams			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(State)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	Identity the Property You Clair	n as Exempt			
1. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)					
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)		
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)		
2.	For any property you list on Schedule A	I/B that you claim as e	xempt, fill in the information below.		
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption	
	Brief description: Nissan Sentra, 2012, 2012 Nissan Sentra Line from Schedule A/B: 03	\$6,025.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)	
	Brief			735 ILCS 5/12-1001(b)	
	description:	\$325.00	\$325.00		
	Goods and furniture		100% of fair market value, up to any	_	
	Line from Schedule A/B: 06		applicable statutory limit		
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?		

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Debtor 1 Brittany Williams Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B 735 ILCS 5/12-1001(a) Brief \$500.00 description: **✓** \$500.00 Used clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$200.00 description: **✓** \$200.00 **Used electronics** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 735 ILCS 5/12-1001(b) Brief \$75.00 description: **✓** \$75.00 Cash on hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 735 ILCS 5/12-1001(b) Brief \$0.00 description: Checking account, US 100% of fair market value, up to any Bank applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$0.00

100% of fair market value, up to any

applicable statutory limit

description:

Line from Schedule A/B:

Bank

Checking account, US

17

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		DC	icument Page 22 01	13		
Fill in this info	rmation to identify your ca	se:				
Debtor 1	Brittany		Williams			
Debtor 2	First Name	Middle Name	Last Name			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
Case number			(State)			
, ,	Form 106D					Check if this is an amended filing
Schedu	ule D: Credito	ors Who Ha	ve Claims Secure	ed by Prop	ertv	12/15
1. Do any No.	e number (if known). creditors have claims se	ecured by your proper	nber the entries, and attach it to t ty? with your other schedules. You hav	·		es, write your
2. List all separate	secured claims. If a credit	nan one creditor has a par	cured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	ACCEPTANCE	Describe the property	that secures the claim:	\$14,691.00	\$6,025.00	\$8,666.00
Creditor' PO BO		066 Automobile				
Numl	ber Street		, the claim is: Check all that apply.			
-		Contingent				
Southfi Citv	eld MI 48037 State ZIP Code	Unliquidated				
	ves the debt? Check one.	Disputed				
✓ De	btor 1 only	Nature of lien. Check a	all that apply.			
	btor 2 only btor 1 and Debtor 2 only	An agreement you car loan)	made (such as mortgage or secured			
At	least one of the debtors		as tax lien, mechanic's lien)			
	d another eck if this claim relates	Judgment lien from				
L to	a community debt	Other (including a r	gnt to orfset)			
Date de incurre	ebt was <u>3/1/2016</u> ed	Last 4 digits of accou	nt number8512			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$14,691.00

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Fill	in this infor	mation to identify your c	ase:					
Deb	otor 1	Brittany		Williams				
		First Name	Middle Name	Last Name				
	otor 2	E N	Add I II Al					
(Spc	ouse, if filing)	First Name	Middle Name	Last Name				
Uni	ted States B	ankruptcy Court for the:	Northern	District of Illinois				
Cas	se number			(State)				
	own)							
Of	ficial F	orm 106E/F				Che	ck if this is an	amended filing
<u></u>	hodi	ulo E/EL Cro	ditoro Who	Hava Ilbaa	cured Claims			
<u> </u>	meat	ile E/F: Cre	editors write	nave onse	cureu Ciaims			12/15
othe Forn clair	er party to a n 106A/B) a ms that are entries in t	any executory contracts and on <i>Schedule G: Exe</i> listed in <i>Schedule D:</i> C	s or unexpired leases that cutory Contracts and Une Creditors Who Hold Claims	could result in a claim expired Leases (Official Secured by Property. I	ns and Part 2 for creditors wit . Also list executory contract: Form 106G). Do not include f more space is needed, copy top of any additional pages, v	on <i>Schedu</i> ny creditor the Part yo	ule A/B: Prop s with partia ou need, fill it	erty (Official Ily secured t out, number
Par	t 1: List	All of Your PRIORIT	Y Unsecured Claims					
1.	Do any cr	editors have priority un	secured claims against y	ou?				
	√ No. 0	Go to Part 2.						
	Yes.							
2.	listed, ider As much a Continuati	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amounding to the creditor's name particular claim, list the ot		both priority	and nonprior	rity amounts.
						Tatal	Deignite	Mannulauitu

claim

amount

amount

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Williams Debtor 1 Brittany Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 **Bulldog Towing** \$60.00 Last 4 digits of account number Nonpriority Creditor's Name 21760 E. Lincoln Hwy When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60411 Chicago Heights Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Personal property recovery fees Is the claim subject to offset? Yes 4.2 City of Chicago - Dep't of Revenue \$2,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 88292 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60608 City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Parking/camera tickets Is the claim subject to offset? **✓** No Yes 4.3 Commonwealth Edison \$450.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 3 Lincoln Ctr FI 4 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60181 Oakbrook Ter Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Offician Yes 106E/F Schedule E/F: Creditors Who Have Unsecured Claims page 2

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 Debtor 1 First Name
 Brittany First Name
 Williams Middle Name
 Case number (if known)

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning with	h 4.5, followed by 4.6, and so forth.	Total claim
4.4	CONVERGENT OUTSOURCING Nonpriority Creditor's Name Po Box 9004 Number Street	Last 4 digits of account number 1117 When was the debt incurred? 5/1/2016 As of the date you file, the claim is: Check all that apply.	\$2,062.00
	Renton Washington 98057 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: T-MOBILE Other. Specify USA	
4.5	CONVERGENT OUTSOURCING Nonpriority Creditor's Name Po Box 9004 Number Street Renton Washington 98057 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number 9772 When was the debt incurred? 9/1/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: Other. Specify COMCAST	\$269.00
4.6	ENHANCED RECOVERY CO L Nonpriority Creditor's Name 8014 BAYBERRY RD Number Street JACKSONVILLE Florida 32256 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	When was the debt incurred? 9/1/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify ORIGINAL CREDITOR: AT T	\$1,699.00

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Case number (if known) Debtor 1 Brittany First Name Williams Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with	4.5, followed by 4.6, and so forth.	Total claim
4.7	Illinois Tollway	Last 4 digits of account number	\$200.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	2700 Ogden Ave Number Street		
	Legal Dept	As of the date you file, the claim is: Check all that apply.	
	Eogal Bopt	Contingent	
	Downers Grove Illinois 60515	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	<u> </u>	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Tollway fees	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.8	MOHELA/DEPT OF ED	Last 4 digits of account number 0001	\$2,348.00
	Nonpriority Creditor's Name 633 SPIRIT DR	When was the debt incurred? 9/1/2008	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	CHESTERFIELD Missouri 63005	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	✓ Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		
4.9	MOHELA/DEPT OF ED	Last 4 digits of account number 0000	\$1,540.00
	Nonpriority Creditor's Name	Last 4 digits of account number 0002	. ,
	633 SPIRIT DR Number Street	When was the debt incurred? 10/1/2008	
		As of the date you file, the claim is: Check all that apply.	
	CHECTEDEIEI D. Microsuri 62005	Contingent	
	CHESTERFIELD Missouri 63005 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	✓ Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No	_	
	Yes		

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Williams Debtor 1 Brittany Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Peoples Gas \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 200 E. Randolph Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Gas bill Is the claim subject to offset? **✓** No Yes Speedy Cash 4.11 \$523.00 Last 4 digits of account number _ Nonpriority Creditor's Name n/a 1931 N. Mannheim Rd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Melrose Park Illinois 60160 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Payday loan Other. Specify _ Is the claim subject to offset? **✓** No Yes Trinity Hospital 4.12 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2320 E 93rd n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60617 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Medical bill Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Brittany			illiams	Case number (if k	nown)	
First Name	Middle Na		st Name			
Part 2: Your NONPRIOR	RITY Unsecured (Claims - Continu	ation Page			
After listing any ent	ries on this page, nu	ımber them beginn	ing with 4.5, foll	lowed by 4.6, and so fortl	h.	Total claim
4.13 UIC Hospital			Last 4 d	ligits of account number		\$0.00
Nonpriority Creditor's 1740 West Taylor Str				as the debt incurred?	n/a	
	Street		As of the	e date you file, the claim	is Check all that apply	
				itingent	113. Offect all that apply.	
Chicago	Illinois	60612		quidated		
City	State	Zip Code	Disp	outed		
Who incurred the de	ebt? Check one.		Type of	NONPRIORITY unsecure	d claim:	
Debtor 2 only			Stud	dent loans		
	Debtor 1 and Debtor 2 only			igations arising out of a sep orce that you did not report		
At least one of th	e debtors and another	r	Deb debt	ts to pension or profit-shar	ring plans, and other simila	ar
Check if this cla	aim relates to a com	munity debt			lical bill	
Is the claim subject	to offset?				_	
✓ No						
Yes						

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Debtor 1 Brittany Williams Case number (if known)

FIRST Na	me Middle Name Last Name			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	nmounts of certain types of unsecured claims. This information in nounts for each type of unsecured claim.	s for s	tatistical reporting	purpose
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	ee. Total. Add lines oa through ed.	oe.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$3,888.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$7,963.00	
	6i Total Add lines 6f through 6i	6i	\$11,851.00	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Brittany		Williams
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)
Case number (If known)			(

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or com	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	New Vista II Name			Residential Lease, Debtor is Lessee, Residential Lease
	6850 S Crandor	n Ave		
	Number	Street		
	Chicago	Illinois	60649	
	City	State	Zip Code	

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			DC	σαιτιστι ταξ	JC JI (01 7 3	
Filli	n this infor	mation to identify your o	ase:				
Deb	tor 1	Brittany		Williams		_	
		First Name	Middle Name	Last Name			
	otor 2 use, if filing)	First Name	Middle Name	Last Name		-	
Unit	ted States E	Bankruptcy Court for the:	Northern	District of Illinois			
Coo	a numbar			(State)		-	
	e number _{own)}					-	
							Check if this is an
	·	- 40011					amended filing
Ot	ticial	Form 106H					
90	hodul	e H: Your Co	lobtore				12/15
36	Hedui	e n. Tour Coc	ienioi 2				12/13
the e	entries in t vn). Answe	he boxes on the left. At r every question.	tach the Additional Page	to this page. On the	top of an	y Additional Pages, writ	litional Page, fill it out, and number te your name and case number (if
1.	Do you ha	ive any codebtors? (If yo	ou are filing a joint case, do	not list either spouse a	s a codeb	tor.)	
2.			lived in a community pro kico, Puerto Rico, Texas, W			munity property states and	d territories include Arizona, California,
	No.	Go to line 3.					
	Yes.	Did your spouse, forme	er spouse, or legal equiva	lent live with you at the	e time?		
	_ <	No					
		Yes. In which communit	y state or territory did you	ı live?	Fill	in the name and current a	address of that person.
		Name of your shouse if	ormer spouse, or legal equ	ivalent			
		Name of your spouse, i	onner spouse, or legal equ	ivalerit			
		Number Street					
		City	State	Zip C	Code		
3.	In Column	n 1, list all of vour codel	otors. Do not include vou	r spouse as a codebto	r if your s	spouse is filing with vou	. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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		200	Jamone	. ago 02	. 0. 70			
Fill in this informa	tion to identify	your case:						
Debtor 1 Britta	any		William	ns				
First	Name	Middle Name	Last N		— Che	eck if this is:		
Debtor 2 (Spouse, if filing) First	Namo	Middle Name	Last N	amo	— I п	An amended filing		
					1 7	A supplement showing post-petition chapt		
United States Bankr the: Case number	uptcy Court for	Northern	_ District of Illi (S	inois State)		expenses as of the following date:		
(If known)						MM / DD / YYYY		
Official For	m 106l							
Schedule I:	Your In	come				1		
information about spouse. If more sp number (if known)	your spouse. I ace is needed	f you are separated and , attach a separate she y question.	d your spous	se is not filing	g with you, do	r spouse is living with you, include not include information about your ional pages, write your name and ca		
Fill in your emplements	loyment		Debtor 1			Debtor 2		
information.		Employment status	✓ Emplo	ved		Employed		
If you have more attach a separate				nployed		Not Employed		
information abou employers.		Occupation						
Include part time, self-employed wo		Employer's name	DSI Securi	ty Services				
Occupation may		Employer's address	7601 S Kostner					
or homemaker, if			Number Str	reet		Number Street		
			Chicago	Illinois	60652			
			City	State	Zip Code	City State Zip Code		
		How long employed there?						
Part 2: Give De	tails About N	onthly Income						
spouse unless you	are separated. iling spouse have	e more than one employer,		information for	-	write \$0 in the space. Include your non-filin or that person on the lines below. If you nee		
		ary, and commissions (before a calculate what the monthly		2.	\$1,733.33	non-filing spouse		
3. Estimate and	list monthly over	rtime pay.		3.	+ \$0.00			
4. Calculate gro	ss income. Add li	ne 2 + line 3.		4.	\$1,733.33			

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Debto	or 1Brittany First Name Middle Name	Williams Last Name	Case numbe	er (if	
	rirst name Middle name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Cor	by line 4 here	→ 4.	\$1,733.33		
-	t all payroll deductions:				
5a.	Tax, Medicare, and Social Security deductions	5a.	\$390.00		
5b	. Mandatory contributions for retirement plans	5b.	\$0.00		
5c.	Voluntary contributions for retirement plans	5c.	\$0.00		
5d	. Required repayments of retirement fund loans	5d.	\$0.00		
5e.	Insurance	5e.	\$0.00		
5f.	Domestic support obligations	5f.	\$0.00		
5g	. Union dues	5g.	\$0.00		
5h	. Other deductions. Specify:	5h. +	\$0.00 +		
6. Add +5h.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5d	5f + 5g 6.	\$390.00		
7. Cal	culate total monthly take-home pay. Subtract line 6 from lin	ne 4. 7.	\$1,343.33		
8. Lis t	t all other income regularly received:				
8a.	Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing				
	gross receipts, ordinary and necessary business expenses, an		Ф0.00		
0.5	the total monthly net income.	8a.	\$0.00		
	Interest and dividends	8b.	\$0.00		
8C.	Family support payments that you, a non-filing spouse, or dependent regularly receive Include alimony, spousal support, child support, maintenance				
	divorce settlement, and property settlement.	8c.	\$0.00		
8d	. Unemployment compensation	8d.	\$0.00		
8e.	Social Security	8e.	\$0.00		
	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefit under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	ts			
	Food Assistance Programs Income	8f.	\$300.00		
8g	. Pension or retirement income	8g.	\$0.00		
8h	. Other monthly income. Specify:	8h. +	\$0.00 +	·	
9. Ad	d all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.	\$300.00		
	Iculate monthly income. Add line 7 + line 9. d the entries in line 10 for Debtor 1 and Debtor 2 or non-filing s	10. spouse	\$1,643.33	=	\$1,643.33
Inc frie Do	ate all other regular contributions to the expenses that you blude contributions from an unmarried partner, members of you not or relatives. not include any amounts already included in lines 2-10 or amounts:	ır household, your	dependents, your roomr		+\$0.00
	dd the amount in the last column of line 10 to the amount ite that amount on the Summary of Schedules and Statistical Sc				\$1,643.33
					Combined monthly income
13. D	o you expect an increase or decrease within the year after	you file this form	?		
	No.				
<u> </u>	Yes. Explain:				
	Debtor recently acquired a new job will start on Wednesday (2/LINK payments of about \$300 later this month.	/15/17). Estimated	wages and deductions i	n Schedule I. Debtor will begin	receiving monthly

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		Docu	ment Page 34 of 73	3		
Fill in this infor	mation to identif	y your case:				
Debtor 1	Brittany		Williams			
Dobtor 0	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng	
United States E	Bankruptcy Court	for the: Northern [District of Illinois	A supplement s expenses as of		petition chapter 13
Case number			(State)	expenses as or	the following o	iale.
(If known)				MM / DD / YYY	Y	
Official	Form 10	6J				
Schedul	e J: Your	Expenses				12/15
information. If		as possible. If two married people at eeded, attach another sheet to this ion.				
Part 1: Des	cribe Your Ho	usehold				
1. Is this a joi	int case?					
✓ No. Go	o to line 2					
Yes. D	oes Debtor 2 live	e in a separate household?				
	No					
	Yes. Debtor 2	must file Official Forms 106J-2, Experi	nses for Separate Household of Debi	or 2.		
2. Do you hav	e dependents?	No				
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to	Dependent's	Does depe	endent live
Debtor 2.		each dependent	Debtor 1 or Debtor 2 Child	age 6 years	with you? No.	
					✓ Yes.	
	penses include of people other	✓ No				
than yourself an dependents	-	Yes				
Part 2: Esti	mate Your On	going Monthly Expenses				
	of a date after th	your bankruptcy filing date unless y ne bankruptcy is filed. If this is a sup				
	•	h non-cash government assistance luded it on Sc <i>hedule I: Your Incom</i> e	-			Your expenses
	I or home owner or the ground or le	rship expenses for your residence. In ot. 4.	clude first mortgage payments and		4.	\$300.00
If not inc	luded in line 4:					
4a. Real e	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Brittany Williams Case number (if known) Last Name

riistivanie	Middle Marile Last Marile		
			Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	s	6a.	\$130.00
6b. Water, sewer, garbage co	lection	6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services	6c.	\$70.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	plies	7.	\$353.00
8. Childcare and children's ed	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry c	leaning	9.	\$30.00
10. Personal care products an	d services	10.	\$10.00
11. Medical and dental expens	ees	11.	\$0.00
12. Transportation. Include gas Do not include car payments		12.	\$125.00
13. Entertainment, clubs, recre	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$0.00
15. Insurance. Do not include insurance ded	ucted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$150.00
15d. Other insurance. Specify	<u>:</u> _	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	ents:		
17a. Car payments for Vehicle		17a	\$0.00
17b. Car payments for Vehicle	2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	maintenance, and support that you did not report as deducted from		\$0.00
	le I, Your Income (Official Form 106I).	18.	
19.Other payments you make s Specify:	to support others who do not live with you.	40	***
	an mat included in lines 4 au 5 of this forms on an Cahadula I. Vous Income	19.	\$0.00
20a. Mortgages on other property	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.	· •	20a 20b	\$0.00
20c. Property, homeowner's,	or renter's insurance	200 20c	\$0.00
20d. Maintenance, repair, and		20d	\$0.00
20e. Homeowner's associatio		20d 20e	
		206	\$0.00

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Debtor 1 Britta	-		Williams	Case number (if known)		
First	Name	Middle Name	Last Name			
21. Other. Spe	ecify:				21	\$0.00
	your monthly expense		\$1,168.00			
	nes 4 through 21.		\$0.00			
. ,	line 22 (monthly expens			\$1,168.00		
22c. Add li	ne 22a and 22b. The res	ult is your monthly exp	enses.		22.	
23. Calculate	your monthly net incor	ne.				
23a. Copy	line 12 (your combined r	monthly income) from S	Schedule I.		23a	\$1,643.33
23b. Copy	your monthly expenses	from line 22 above.			23b	\$1,168.00
23c. Subtra	act your monthly expense	es from your monthly ir	icome.			\$475.33
The r	esult is your monthly net	income.			23c	
			pan within the year or do yo			

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Fill in this information to identify your case:						
Debtor 1	Brittany		Williams			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)						

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?	
	✓ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and	
x	/s/ Brittany Williams	*	
	Signature of Debtor 1	Signature of Debtor 2	
	Date 2/10/2017	Date	
	MM/DD/YYYY	MM/DD/YYYY	

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Fill in this i	nformation to identify you	case:					
Debtor 1	Brittany		Williams				
Debtor 2	First Name	Middle I	Name Last Nam	е			
(Spouse, if fili	ng) First Name	Middle I	Name Last Nam	е	-		
United Stat	tes Bankruptcy Court for the	e: Northern	District of Illino	is	_		
Case numl	ber		(Stat	e)			
(If known)					_		Check if this is a
Officia	al Form 107						amended filing
Staten	nent of Financ	ial Δffairs f	or Individuals	Filina fo	r Bankrı	intev	12/1
	plete and accurate as p					<u> </u>	
informatio	on. If more space is nee	ded, attach a sepa					
number (II	f known). Answer every	question.					
Part 1:	Give Details About You	r Marital Status	and Where You Lived	Before			
1. Wha	it is your current marital	status?					
	Married						
Image: Control of the	Not married						
2. Duri	ing the last 3 years, have	you lived anywhere	other than where you li	e now?			
2. Duii		you nived anywhere	other than where you in				
	No Yes. List all of the places	vou lived in the last	: 3 years. Do not include v	vhere vou live	now.		
	. coc. a c. a.e p.accc	yea e a a .e .ae					
	Debtor 1:		Dates Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
			there				there
				Same	as Debtor 1		Same as Debtor 1
	6518 S. King Drive		_				_
	Number Street		From	Number St	reet		From
	3B		To <u>03/2016</u>	-			To
	Chicago Illinois City State	Zip Code		City	State	Zip Code	
_				Same	as Debtor 1		Same as Debtor 1
				_			_
	Number Street		From	Number St	reet		From
			To				To
	City State	Zip Code		City	State	Zip Code	
-	-	· · · · · · · · · · · · · · · · · · ·					
	n the last 8 years, did you <i>erritories</i> include Arizona, Ca						
✓ N	lo						
	es. Make sure you fill out	Schedule H: Your	Codebtors (Official Form	106H).			

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Williams

Debtor 1 Brittany Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$295.87 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$17500.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$13500.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Gross income from Sources of income Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Debtor 1 Brittany Williams __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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tor 1	Brittany			Wil	liams	Case number	(if known)
	First Name		Middle Name	Las	t Name	-	
nsi con age	ders include your porations of which	relatives; a n you are a for a busin	ny general partners n officer, director, p ess you operate as	; relatives of any elerson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? You are a general partner; Is securities; and any managing The domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.	_			
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		ranteed or cosigned		Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Debtor 1 Brittany Williams Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City Zip Code State Property was attached, seized, or levied.

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Debt	tor 1 Brittany	Williams	Case number (if known)	
	First Name Middle Name	Last Name		
11.	accounts or refuse to make a payment because y		oank or financial institution, set off any am	ounts from your
	✓ No Yes. Fill in the details.			
	_	Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name	-		-
	Number Street	_		
		_ Last 4 digits of account	number: XXXX-	
	City State Zip Code	_		
12.	Within 1 year before you filed for bankruptcy, was appointed receiver, a custodian, or another official		possession of an assignee for the benefit of	f creditors, a court-
	✓ No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, di	d you give any gifts with a t	otal value of more than \$600 per person?	
	No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift	_		
	Number Street	_		
	City State Zip Code	_		
	Person's relationship to you			
	Person to Whom You Gave the Gift	_		_
		_		
	Number Street	_		
	City State Zip Code	_		
	Person's relationship to you			

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ebtor 1	Brittany	Williams Case number (if kn	own)	
	First Name Middle Name	Last Name		
. Wi	thin 2 years before you filed for bankruptoy did	you give any gifts or contributions with a total value	of more than \$600	to any charity?
		you give any gifts of contributions with a total value	e of more than \$000	to any charity:
✓	No			
	Yes. Fill in the details for each gift or contributi	on.		
	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600		contributed	
		_		-
	Charity's Name			
		-		
	Number Street	-		
	City State Zip Code			
t 6:	List Certain Losses			
٠.	2.01 001 tail.1 200000			
✓	No Yes. Fill in the details. Describe the property you lost and	Describe any insurance coverage for the loss	Date of your	Value of property
	how the loss occurred	Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property.</i>	loss	lost
	List Certain Payments or Transfers			
	No	r credit counseling agencies for services required in your		
✓	Yes. Fill in the details.			
		Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Bonini, Charles	Attorney's Fee - 250.00	2/10/2017	\$250.00
	Person Who Was Paid			
	Nivers In any Object			
	Number Street			
	-			
	City State Zip Code			
	City State Zip Code Email or website address			
	Email or website address			
	Email or website address Person Who Made the Payment, if Not You			
	Email or website address			
	Email or website address Person Who Made the Payment, if Not You			
	Email or website address Person Who Made the Payment, if Not You Person Who Was Paid			
	Email or website address Person Who Made the Payment, if Not You Person Who Was Paid			
	Email or website address Person Who Made the Payment, if Not You Person Who Was Paid			
	Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code			
	Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street			

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Brittany		Williams	Case number (if knc	own)	
First Name	Middle Name	Last Name			
lp you deal with your creditor	s or to make payn	nents to your creditors?	your behalf pay or trans	fer any property to a	anyone who promised to
No Yes. Fill in the details.					
•		Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
Person Who Was Paid		-			
Number Street		-			
City State	Zip Code	-			
	·	you sell trade or otherwise	transfer any property to	anyone other than	property transferred in
e ordinary course of your busing clude both outright transfers and	ness or financial a transfers made as	offairs? security (such as the granting o			
No Yes. Fill in the details.					
		Description and value of property transferred	payments	received or debts p	Date transfer was made
Person Who Received Transfe	r	-			
Number Street		-			
City State Person's relationship to you	Zip Code	-			
Person Who Received Transfe	er	-			
Number Street		-			
City State Person's relationship to you	Zip Code	-			
neficiary?		d you transfer any property to	a self-settled trust or s	similar device of wh	ch you are a
No Yes. Fill in the details.	·				
-		Description and value of	of the property transferre	ed	Date transfer was made
Name of trust					
	thin 1 year before you filed for Ip you deal with your creditors not include any payment or transport of the continuous payment or transport or transport of the continuous payment or transport or transport of the continuous payment or transport or tran	thin 1 year before you filed for bankruptcy, did lp you deal with your creditors or to make payn not include any payment or transfer that you listed No Yes. Fill in the details. Person Who Was Paid Number Street City State Zip Code thin 2 years before you filed for bankruptcy, did a ordinary course of your business or financial a sid transfers that you have already listed on this state. No Yes. Fill in the details. Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you thin 10 years before you filed for bankruptcy, dineficiary? nese are often called asset-protection devices.) No Yes. Fill in the details.	thin 1 year before you filed for bankruptcy, did you or anyone else acting on by you deal with your creditors or to make payments to your creditors? No Yes. Fill in the details. Description and value of transferred	thin 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer that you listed on line 16. No Yes. Fill in the details. Description and value of any property transferred Description and value of any property transferred or ordinary course of your business or financial affairs? No Yes. Fill in the details. Description and value of any property transferred or more details. Description and value of any property transferred or ordinary course of your property transferred or ordinary course of your business of financial affairs? Person Who Received Transfer Number Street Description and value of any property transferred in exchange the property transferred or ordinary course or your description and value of the property transferred or ordinary course or your property transferred or ordinary course	In the details. Description and value of any property to a self-settled trust or similar device of white ficiary? Person Who Received Transfer Number Street Description and value of any property to a self-settled trust or similar device of white ficiary? Person Who Received Transfer Number Street Description and value of any property to a self-settled trust or similar device of white ficiary? Description and value of the property transferred Date payment or transfer was made Description and value of any property Date payment or transfer was made Description and value of any property to anyone, other than so ordinary course of your business or financial affairs? No Yes. Fill in the details. Description and value of any property to anyone, other than so ordinary course of your business or financial affairs? No Yes. Fill in the details. Description and value of any property or payments received or debts property transferred Describe any property or payments received or debts property transferred Describe any property or payments received or debts property or payments received

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Debtor 1 Brittany Williams Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Debtor 1 Brittany Williams Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debtor	r 1	Brittany			V	Villiams	Cas	e number (i	fknown)		
		First Name		Middle Name	Li	ast Name					
		e you been a part	y in any judio	cial or administ	rative proce	eeding under	any environmer	ntal law? In	clude settler	ments and orde	ers.
L C	4	No Yes. Fill in the de	tails.								
					Court or a	gency		Nature	of the case		Status of the
		Case title									case
					Court Name	Э					Pending
		Case number			NumberStre	eet					On appeal
					City	State	Zip Code				Concluded
Part 1	11.	Give Details Al	hout Your F	Business or C			•				
27. V	Nith	nin 4 years before	you filed for	bankruptcy, di	d you own a	ı business or	have any of the	following o	onnections t	o any business	s?
					-		r activity, either f	ull-time or p	oart-time		
		A member of A partner in		oility company (LLC) or IIMI	ес навніту ра	artnersnip (LLP)				
			-	anaging executi	ve of a corp	oration					
		An owner of	at least 5% o	of the voting or e	equity secu	rities of a corp	poration				
Ī,	✓	No. None of the a	above applie	s. Go to Part 12)						
Č		Yes. Check all the	at apply abo	ve and fill in the	details bel	ow for each b	ousiness.				
_					Desc	ribe the natu	ure of the busine	ess			umber Do not umber or ITIN.
		Business Name							EIN:		
		Number Street			Nam	e of account	ant or bookkeep	er	Dates busi	ness existed	
		City	State	Zip Code					From	То	
					Desc	cribe the natu	ure of the busine	ess		dentification n	umber Do not umber or ITIN.
					_				EIN:	ciai decurity ii	umber of friit.
		Business Name									
		Number Street			Nam	o of account	ant or bookkeep	201	Dates busi	ness existed	
		City	State	Zip Code		e or account	ant or bookkeep	Jer	From	То	
					Desc	ribe the natu	ure of the busine	ess			umber Do not umber or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates husi	ness existed	
		Number Street			Nam	e of account	ant or bookkeep	er	Dates Dusi	GAIGLEU	
		City	State	Zip Code	_				From	To	

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Deb	otor 1 Brittany		Williams	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before you filed creditors, or other parties.	d for bankruptcy, did y	ou give a financial statemer	nt to anyone about your business? Include all financial institutions,
	No Yes. Fill in the details belo	W.		
			Date issued	
			Date Issueu	
	Name		MM/DD/YYYY	
	Number Street		_	
	City State	Zip Code	_	
Pari	t 12: Sign Below			
1	true and correct. I understand to a bankruptcy case can result in	that making a false sta i fines up to \$250,000,	tement, concealing proper	nts, and I declare under penalty of perjury that the answers are try, or obtaining money or property by fraud in connection with 10 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Brittany \ Signature of De			Signature of Debtor 2
	Signature of De	DIOI I		· ·
	Date 2/10/201	7		Date
	Did you attach additional page:	s to Your Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
	No No			
i	Yes			
ı	Did you pay or agree to pay son	neone who is not an at	torney to help you fill out b	ankruptcy forms?
	No			
i	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Brittany Williams	Case No.	
_	Debtor	-	(If known)
		Chapter	Chapter 13
	DISCLOSURE OF COMPEN	SATION OF ATTORNEY I	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the f rendered or to be rendered on behalf of the debtor(s) i	iling of the petition in bankruptcy, or agreed	to be paid to me, for services
	For legal services, I have agreed to accept		\$4,000.0
	Prior to the filing of this statement I have received		\$250.0
	Balance Due		\$3,750.0
2	2. The source of the compensation paid to me was:		
	✓ Debtor Oth	ner (specify)	
3	3. The source of the compensation paid to me is:		
	✓ Debtor Oth	ner (specify)	
4	I have not agreed to share the above-disclosed commembers and associates of my law firm.	ompensation with any other person unless th	ey are
	I have agreed to share the above-disclosed comp members or associates of my law firm. A copy of the people sharing in the compensation, is attach	the agreement, together with a list of the nan	
5	 In return for the above-disclosed fee, I have agreed to a. Analysis of the debtor's financial situation, an bankruptcy; 		
	b. Preparation and filing of any petition, schedul	es, statements of affairs and plan which may	be required;
	c. Representation of the debtor at the meeting of	f creditors and confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor in adversary production	ceedings and other contested bankruptcy ma	itters;
6	6. By agreement with the debtor(s), the above-disclosed	I fee does not include the following services:	

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B 203 (12/94)

	CERTIFICATION					
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the ebtor(s) in this bankruptcy proceedings.						
2/10/2017	/s/ Chris Pryor					
Date	Signature of Attorney					
	Semrad Law Firm					

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

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- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
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- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$250.00 toward the flat fee, leaving a balance due of \$3,750.00; and \$61.76 for expenses, leaving a balance due of \$4,121.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/10/2017	
Signed:		
/s/ Britt	any Williams	
		/s/ Chris Pryor
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Williams, Brittany Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MAT	RIX
Ti knowledge		y that the attached list of creditors is tru	ue and correct to the best of their
Date:	2/10/2017	/s/ Williams, Britta Williams, Brittany Signature of Debt	-

CREDIT ACCEPTANCE PO BOX 513 Southfield, MI, 48037

MOHELA/DEPT OF ED 633 SPIRIT DR CHESTERFIELD, MO, 63005

CONVERGENT OUTSOURCING 800 SW 39TH ST RENTON, WA, 98057

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

Bulldog Towing 21760 E. Lincoln Hwy Chicago Heights, IL, 60411

Speedy Cash Po Box 101928 Birmingham, AL, 35210

Illinois Tollway PO Box 5544 Chicago, IL, 60680

Peoples Gas 200 E. Randolph Chicago, IL, 60601

Commonwealth Edison 3 Lincoln Ctr Attn: Bankruptcy Department Oakbrook Ter, IL, 60181

Trinity Hospital 2320 E 93rd Chicago, IL, 60617 Case 17-03955 Doc 1 Filed 02/10/17 Entered 02/10/17 14:58:48 Desc Main Document Page 63 of 73

UIC Hospital 1740 West Taylor Street Chicago, IL, 60612

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
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- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
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- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
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- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to \$1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

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Date: 2/10/2017	
Signed:	
/s/ Brittany Williams	
Buttengullian	/s/ Chris Pryor
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Brittany First Name	Middle Name	Williams Last Name	Case number (if know	n)
	estions for Reporting Purp			
16. What kind of debts do you have?	16a. Are your debts prim "incurred by an indiv No. Go to line 16 Yes. Go to line 1 16b. Are your debts prim	narily consumer debtoridual primarily for a profib. 7. narily business debts' sor investment or throse. 6c.	ersonal, family, or houselersonal, family,	ots that you incurred to obtain e business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid No.	napter 7. Do you estimat		perty is excluded and administrative ed creditors?
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	Samuel .	5,000 10,000 1-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$10,00 \$50,00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?		\$10,00 \$50,00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	I have examined this netiti	on, and I declare unde	r penalty of periury that t	he information provided is true and
For you	correct. If I have chosen to file und of title 11, United States Cunder Chapter 7.	er Chapter 7, I am awa Code. I understand the	are that I may proceed, if relief available under ead	eligible, under Chapter 7, 11,12, or 13 ch chapter, and I choose to proceed
e de marconario de la companya della companya della companya de la companya della	out this document, I have			ho is not an attorney to help me fill S.C. § 342(b).
	I understand making a fals	e statement, concealir otcy case can result in	ng property, or obtaining	ode, specified in this petition. money or property by fraud in imprisonment for up to 20 years, or
was a mana franchista de la companya	/s/ Brittany Williams Signature of Debtor 1	Brother f will	Mo Signature of	Debtor 2
	Executed on 2/10/	2017 M / DD / YYYY	Executed o	

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Fill in this infor	mation to identify your c	ase:			
Debtor 1	Brittany		Williams		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)					
(II KIOWI)					Check if this is a
Official	Form 106De	PC .			amended filing
Doolarat	ion About on	— Individual Dab	tor's Schedules		12/1
If two married	people are filing togeth	er, both are equally respo	onsible for supplying correct	et information.	
You must file t	his form whenever you t	ile bankruptcy schedules	or amended schedules. M	aking a false statement, concealing pro	perty, or obtaining
	erty by fraud in connect 1341, 1519, and 3571.	ion with a bankruptcy ca	se can result in fines up to	\$250,000, or imprisonment for up to 20	years, or both. 18
0.0.0. 33 132,	1041, 1010, and 0011.				
Part 1: Sign	Below				
Did you n	ay or agree to hav some	one who is NOT an attor	ney to help you fill out bank	kruptcy forms?	
	ay or agree to pay some	one who is not an accom	ioy to note you iii out suiii	Taptoy tormot	
✓ No	•				•
Yes. I	Name of person		Attach Bankruptcy F Signature (Official Fi	Petition Preparer's Notice, Declaration, and	
			Signature (Omolai 1)		
•		e that I have read the sur	nmary and schedules filed	with this declaration and	
:	are true and correct.				
🗶 /s/ Britta	ny Williams V	MIND IN	×		

Signature of Debtor 2

MM/DD/YYYY

Signature of Debtor 1

MM/DD/YYYY

Date 2/10/2017

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Debtor 1	Brittany		Williams	Case number (ffknown)
	First Name	Middle Name	Last Name	# The second of
	thin 2 years before yo editors, or other parti		ou give a financial staten	nent to anyone about your business? Include all financial institutions,
Z	No	a la ataux		
L_	Yes. Fill in the detail	s below.		
			Date issued	
	Name		MM/DD/YYYY	_
			•	
	Number Street			
	City	State Zip Code		
	City	State Zip oode		
Part 12:	Sign Below			
a ba	nkruptcy case can re ∽	ittany Williams	or imprisonment for up to	erty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		e of Debtor 1	11	Signature of Debtor 2
			•	Date
	Date 2/1	0/2017		
Did y	you attach additional	pages to Your Statement o	f Financial Affairs for Indiv	viduals Filing for Bankruptcy (Official Form 107)?
[J]	No			
Ö	Yes			
Did y	you pay or agree to p	ay someone who is not an a	ttorney to help you fill out	bankruptcy forms?
[7]	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIF	ICATION OF CREDITOR MAT	RIX
TI knowledge		ify that the attached list of creditors is tru	ue and correct to the best of their
Date:	2/10/2017	/s/ Williams, Britta Williams, Brittany Signature of Debi	The state of the s

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	First Name				
	First (Value	Middle Name	Last Name		
16.	Calculate the median	family income that applies to y	ou. Follow these steps		
	16a. Fill in the state in v	vhich you live.	Illinois		
	16b. Fill in the number	of people in your household.	2		
	household	amily income for your state and size	To find	a list of applicable median income amounts, go online as los be available at the bankruptcy clerk's office.	\$65,659.00
17	How do the lines com		e uns ionn. This iist inc	ly also be available at the bankingtoy clerk's office.	
17.	17a Line 15b is les	ss than or equal to line 16c. On the	e top of page 1 of this NOT fill out <i>Calculatic</i>	form, check box 1, <i>Disposable income is not determined</i> η of <i>Disposable Income</i> (Official Form 122C-2).	,
	U.S.C. § 1325	ore than line 16c. On the top of pa 5(b)(3). Go to Part 3 and fill out our current monthly income from line	Calculation of Dispos	sk box 2, <i>Disposable income is determined under 11</i> able Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your C	Commitment Period Under	11 U.S.C. §1325(b)	(4)	
18.	Copy your total average	ge monthly income from line 11.	•		(\$850.95)
19.	Deduct the marital ad commitment period und	justment if it applies. If you are lefter 11 U.S.C. § 1325(b)(4) allows t	married, your spouse is you to deduct part of y	not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
	19a. If the marital adjust	tment does not apply, fill in 0 on li	ne 19a.		-\$0.00
	19b. Subtract line 19a	from line 18.			(\$850.95)
20.	Calculate your current	t monthly income for the year. F	Follow these steps:		
	20a. Copy line 19b.				(\$850.95)
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your o	current monthly income for the year	ar for this part of the for	m. ·	(\$10,211.40)
	20c. Copy the median f	amily income for your state and si	ze of household from li	ne 16c.	\$65,659.00
21.	How do the lines comp				
	Line 20b is less that commitment period	n line 20c. Unless otherwise order lis 3 years. Go to Part 4.	ed by the court, on the	top of page 1 of this form, check box 3, The	
		an or equal to line 20c. Unless oth the period is 5 years. Go to Part 4.	nerwise ordered by the	court, on the top of page 1 of this form, check box	
Part	4: Sign Below				
			the information on this	e eletern out and in any attachments in true and correct	
	By signing nere, i a	eclare under penalty of perjury that	tine information on the	s statement and in any attachments is true and correct.	
	/s/ Brittany		Wir x	Signature of Debtor 2	
	Signature of De	pror 1	`	agriculte of Debiol 2	
	Date 2/10/20 MM/DD/		1	DateMM/DD/YYYY	
200 pm 1 - 200 miles 1 - 1 - 1	If you checked 17a, If you checked 17b, above.	do NOT fill out or file Form 122C fill out Form 122C-2 and file it wi	-2. th this form. On line 39	of that form, copy your current monthly income from line	•14